

A Comparison of E-Commerce System Considering Attributes of Website and Customer Satisfaction

*Dr. Ravindra Kumar Kushwaha¹, Dr. Jai Prakash Tripathi²,
Mr. Nausherwan Raunaque³

¹Assistant Professor, MBA, Sri Satya Sai University of Technology & Medical Sciences, Sehore

²Dean, MBA, Sri Satya Sai University of Technology & Medical Sciences, Sehore

³Sri Satya Sai University of Technology & Medical Sciences, Sehore

Corresponding Author: *Dr. Ravindra Kumar Kushwaha

Abstract: E-retailers have trouble keeping up client faithfulness despite the fact that the current fast development in Business to Client (B2C) web based business applications. Different reviews have experimentally inspected B2C internet business client certainty, fulfillment, and dedication demeanors in different nations. By the by, observational research on these key builds of internet business in creating Middle Easterner nations is for the most part restricted. In this manner, the principle goal of this paper is to recognize the elements that impact the degree to which Indian purchasers trust, are happy with, and are steadfast towards B2C internet business. This review attracts on past research to fabricate a hypothetical structure which speculates connections between these three web based business develops and their forerunners. An examination was directed among B2C online business clients in the eastern territory of India utilizing an organized self-managed survey. The consequences of this review demonstrate that internet business client steadiness in India is emphatically disposed by consumer loyalty however pitifully slanted by client trust.

Keywords: B2C e-commerce, e-retailer, customer trust, customer satisfaction, customer loyalty.

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I. Presentation

Keeping money administrations area of India i.e., Banks is encountering an innovative development in the improvement and conveyance of spearheading and quality administrations or items. There is a developing acknowledgment that the key for building up a practical upper hand is to end up client driven. All segments of Indian banks are consolidating their assets and showcasing systems to pick up psyches of new clients and to make a dependable client gathering. For this, they are embracing separation in their administrations by incorporating development in nature of administration, innovation, quality and so forth. The investigation of administration nature of managing an account administrations and fulfillment level of bank client needs to begin with a survey of prior works led and hypotheses created here to give a formal outline to the present errand. All works identified with the concerned territory had been ordered into four as –

- 1) Literature survey in administration quality
- 2) Literature audit in consumer loyalty
- 3) Literature audit in monetary administrations division
- 4) Literature audit in different administrations segment.

Critical among them are expressed underneath.

II. Writing Audit

Writing in Administration Quality

Prabha, Divya et al. (2006)', in their review broke down the administration quality view of the Corporate clients in Coimbatore with respect to the administrations given by their banks. For the review they considered both item and administration based parts and SERVQUAL scale based poll for the overview. By this review it has been uncovered that despite the fact that clients are more happy with the fitness and client situated measurements of administration quality, still banks need to center upon the parts of correspondence, modernization and speed of administration. Bhat, Mushtaq A. (2005) led a review to look at administration quality in banks and its variety crosswise over statistic factors. The information required for the review has been gathered from 800 clients of five distinct banks, viz., State Bank of India, Punjab National Bank, Jammu and Kashmir Bank, City Bank and SCGB, scattered more than four northern conditions of India.

The review found that administration nature of outside banks is sensibly much superior to that of Indian Banks and there are administration quality varieties crosswise over statistic factors like age, wage, occupation, geographic area of banks and so forth.. A noteworthy finding of the review was that Indian banks fall much beneath the impression of their clients on all measurements of administration quality. Remote banks are surpassing the impression of their clients on substantial quality and dependability measurements of administration quality. Krishna Chithanya, V. (2005)' concentrated the importance, nature and extent of money related exercises in India and its elements and to outline a showcasing methodology to achieve benefit quality and to recommend viable channel of dissemination.

By this review, benefit quality is the contrast between the impression of genuine administration quality and desire of clients and the client politeness, believability and security. It proposed a two route channel for circulating money related administrations, for example, remote - T.V, Telephone, PC and so forth., and up close and personal voyaging, going to workplaces and so on. Bauer, Hans H. et al. (2005)' exactly inspected attributes of a site that change into a broad e-saving money gateways and to investigate diverse aspects of the nature of administrations conveyed through e-saving money entryways so as to process an administration quality estimation demonstrate. The estimation demonstrate built in this review depended on various measurements, for example, security and trust, fundamental administration quality, cross-purchasing administration quality, included esteem, exchange support and responsiveness. Here, the distinguished measurements were ordered on the premise of its tendency as center administrations, extra administrations and critical thinking administrations. Bodla, B.S. (2004) through his experimental review, attempted to look at and measure the nature of administrations given by business banks in India. For the review, test comprised of the clients of four private area banks and four public segment banks in Chandigarh, Delhi and Haryana.

The review uncovered the critical crevice existed between the desires and observations in connection to nature of administrations offered by these chose banks. It additionally found that administration nature of private segment banks is superior to anything that of open segment puts money on all measurements with the exception of 'confirmation'. Chang, Tung-Zong (2004) called attention to in his review that prevalent administration quality positively affects business productivity. It proposed a model for the positive connection between market introduction and business execution, ie., advertise introduction + benefit quality + business execution. Sharma, Alka et al. (2004) thought about four driving banks by utilizing American point of view idea of administration quality - SERVQUALISERVPERF, on the suspicion that clients don't see quality as a one dimensional idea. This model clarifies the administration quality on the premise of crevice between the normal level of administration and impression of the clients with respect to the level of administration got. The review called attention to that ICICI bank and SBI give better quality administrations contrasted with the administrations of different banks and open segment banks have neglected to fulfill their clients. Israel, D. et al. (2004) concentrated on the most proficient method to quantify the administration quality in saving money division.

The required information has been gathered by dispersing SERVQUAL apparatus among the clients chosen by utilizing snow ball inspecting method. The review found that the execution and showcasing systems of open part banks were exceptionally feeble contrasted with the same with private segment banks or outside banks. It likewise found that private division banks have a few issues with unwavering quality, believability and security viewpoints in conveying administrations to their clients. Sachdev, Sheetal B. et al. (2004)" endeavored to look at the part of nature of administration in knowing the request of significance of administration quality measurements. SERVQUAL instrument is utilized to gauge the distinction between impression of conveyed administration and expected nature of administration. The strategies used to locate the relative significance of administration quality ascribes and to build up consistency in their request of significance are zone of resistance, relapse and direct assessment. The review found that substance is evaluated as minimum vital and sympathy as the second slightest in managing an account administrations advertising. Zone of resilience and direct assessment techniques were utilized to achieve this finding. Jain, Sanjay K. et al. (2004)" made an endeavor to a near appraisal of SERVQUAL and SERVPERF scales in the Indian setting regarding their legitimacy, capacity to clarify difference in the general administration quality, demonstrative capacity to give knowledge to administrative intercession if there should arise an occurrence of value deficits.

The review found that, it is the SERVQUAL scale with beats, the SERVPERF scale by righteousness of having higher indicative energy to pinpoint territories or administrative mediations in case of administration quality shortages. One of the major issue uncovered in this review with SERVQUAL scale was that it involves massive information accumulation undertaking. Owen, Lynn et al. (2004)'~ called attention to in his review that administration quality is an essential issue in Islamic managing an account industry. This review proposed to look at the multi dimensionality of administration quality model in Islamic keeping money industry. "CARTER" estimation model was utilized to quantify benefit quality characteristics. The review demonstrated that it is imperative for Islamic banks to put social contrasts at the front when embracing administration quality and recommended another model-CARTER, to quantify benefit quality, which depends on 34 things. The review

talked about the solid connection between administration quality and consumer loyalty and characterized it as an arrangement of CARTER things - forms information sources and general fulfillment yields. Dhar, Upinder et al. (2004)¹³ embraced an exploratory review to recognize diverse administration quality figures the private and open division banks. It additionally centered around understanding the perceptual crevices in administration quality while looking at the representatives and clients of private and open banks. Real discoveries of the review was that the administration nature of private and open division banks as far as substantial quality and responsiveness contrast essentially, as seen by the clients. It likewise found that the workers additionally saw it in a similar way. Hsieh, Yi-ching et al. (2004)¹⁴ attempted to comprehend saw nature of client - representative cooperation, benefit condition and administration result quality through a multi dimensional administration quality model in experimental way. It likewise inspected the linkages between administration quality and relationship quality in an assortment of administration businesses.

The review uncovered that the connection quality, physical condition quality and result quality impactsly affected client trust and fulfillment. Paswan, Audhesh K. et al. (2004)¹⁵ led a review with a target to distinguish the hunt quality measurements identified with money related administrations and to look at the connection between statistic factors and the measurements. A specimen estimate, chosen by utilizing share testing strategy, of 731 was taken for the reason. It recognized four measurements viz., compassion, substance, routine exchange cost and credit exchange taken a toll as area of buyer's assessment of hunt quality in the money related administrations industry. Out of these measurements, it has been found that, credit exchange cost was recognized as most critical variable and just sex and home proprietorship were developed as the most grounded determinants among the statistic elements. Spathis, Charalambos et al. (2004)¹⁶ directed to gauge client's recognitions on administration nature of Greek banks and break down how sexual orientation contrasts influence client's view of administration quality measurements viz., viability and confirmation, get to, cost, physical assets and so on.

This experimental review was led by gathering information from 1260 clients of banks. A noteworthy finding of the review was that sexual orientation influences benefit quality discernments and to relative significance connected to different saving money benefit quality measurements. It additionally uncovered that, viability and dependability are the most imperative administration quality measurements to male clients where, cost and access to ladies clients. The review uncovered the way that, in spite of the fact that SERVQUAL could close one of the imperative administration quality holes related with outer client administrations, it could be reached out to close other real crevices and subsequently, it could be created keeping in mind the end goal to be connected for inward clients, ie, workers and specialist co-ops. Gani, A. et al. (2003)¹⁷ endeavored to concentrate the administration quality and its measurements in business banks by utilizing SERVQUAL scale. The measurements of administration quality considered in this review were substantial quality, dependability, responsiveness, sympathy and affirmation.

The aftereffect of the review uncovered that administration nature of remote banks is relatively much superior to anything Indian banks. They additionally distinguished two explanations behind the lower execution of Indian banks. One reason was that remote banks work in chose markets and offer chose administrations and the second reason was the innovative headway of outside banks, which gives them differential or relative edge in monetary administration markets. The review led by Suresh Chandar, G.S. et al. (2003)¹⁸ has fundamentally analyzed the administration quality issues from the point of view of clients regarding the creating economy-India. General society area, private part and outside division in India have been contrasted with deference with each of the five components of administration quality - dependability, responsiveness, compassion, confirmation and substance. It uncovered that these three parts are change altogether as far as the conveyance of the five administrations quality variables. It additionally uncovered that outside banks appear to perform very much taken after by private division banks and open part banks. Chiu, Hung-Chang (2002)¹⁹ endeavored to know the effects of the intellectual and successful parts of administration quality upon client conduct goals under various administration classes and client sexual orientations. The review uncovered that administration quality is one of the viable segments of advertising. It likewise uncovered the significance of putting advertisers more accentuation on enhancing the subjective segment of administration quality to raise client behavioral goals.

III. Web based business Qualities

E-Showcasing or e-promoting: The expressions "Electronic Trade", "Web generally utilized by Business Officials and purchasers all through the world as organizations are perceiving the potential open doors for trade in the online business condition [1]. A very much actualized online framework can track an online client from a tick on a web index catchphrase advertisement, to particular site pages saw and onto buy or exit. Fruitful online organizations, for example, eBay painstakingly assess their client securing strategies, recognize the best performing techniques and reallocate spending suitably. E-Showcasing is portrayed by the Organization of Direct Advertising as "the utilization of the Web and related advanced Data and Interchanges Innovations to accomplish promoting objectives". Internet Advertising is the way toward building and keeping up client , relat items and administrations that fulfill the objectives of both parties" [2].

Sites and Blogging: The establishment of each online business is the Internet business site and web journals that it makes. Once the site catches the consideration of the guests, they ought to want to investigate facilitate. This inclination accompanies great plan, fast route on the site and straightforward guidelines. The primary site was posted in August 1991 by Sir Tim Berners-Lee [3]. There were 130 sites on the Web in 1993 and 47 million sites were added to the Web in 2009, bringing the aggregate number of sites on the Web to 234 million [4]. This shows how quick the Internet is spreading around the world. The quantity of individuals utilizing the Web is becoming exponentially world over. The Web is a virtual library containing a boundless measure of

Online Brand presence: as of late, the disconnected and online circles of vital Brand Administration are winding up plainly more between associated. This is not just in light of the fact that disconnected organizations offer their items over the web as an option appropriation channel [7], or that organizations all the more every now and again run coordinated Brand Correspondence battles both disconnected and online [8]; [9]. The association goes past these connections, as organizations that market their items disconnected, now appear to traverse the disconnected fringes and offer new items and administrations on the web. Apple is a case with the I Telephone and the iTunes shop on the Web. Another case is Nokia with its Ovi online interface. The turn around is additionally conceivable, and online organizations may profit by propelling items that are accessible in the disconnected market. For example, Google has made its Google Docs usable without a web association [10]. As of late, this organization has quite recently propelled another cell phone that uses its own particular working framework. This new dispatch made desires among buyers who sat tight persistently for the new item.

Need to learn Consumer Behavior: Today, businesses around the world recognize that “the consumer is not the king but he is the buddy”. In essence, analysis of Consumer Behavior helps firms to know how to “please the buddy, not the king” and directly impact bottom line profits. Without Customer Satisfaction, organizations are unlikely to increase sales and, without increased sales, organizations won’t have resources to invest in Customer Service centers, special Sales Promotions, or Sales Training - important components of Customer Satisfaction programs. Rather than attempting to influence consumers, the most successful organizations develop marketing programs influenced by consumers.

Consumer loyalty and Criticism: Fulfillment can be raised by financial conditions (e.g. money related advantages) or mental variables (e.g. guarantee satisfaction or simplicity of association with retailers). Subsequently, the-co trust level is influenced specifically by the level of fulfillment. Past research has proposed that consumer loyalty is the precursor of trust. At the point when execution is more awful than anticipated, a low level of fulfillment happens due to negative disconfirmation. At the point when clients make exchanges with the seller, they may have distinctive responses towards the exchange, along these lines influencing general fulfillment. Fulfillment was the central execution variable influencing client observations as to m-trade. What's more, client acknowledgment drives clients to utilize m-business, in this way consumer loyalty is assembled. The most capable trust rises up out of positive client encounters, while learning based trust has the most grounded effect on consumer loyalty.

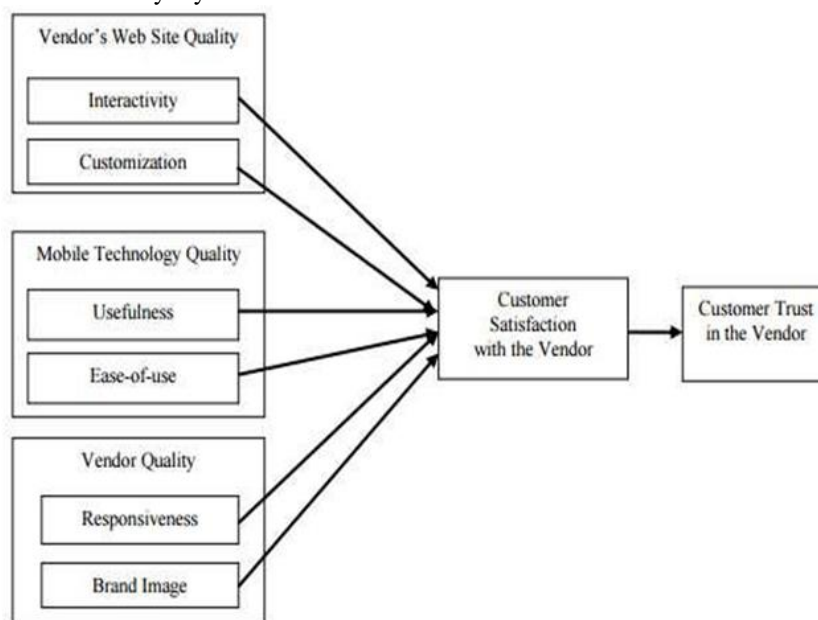


Figure 1: Theoretical Framework

IV. Methodology

Two hundred questionnaires were distributed to students conveniently sampled at a higher learning institution in India. It took a week to complete the data collection. Convenience sampling does have limitations, however, as the sample is not representative of the total population. Consequently there is a constant difference between the results from the sample and the theoretical results from the entire population. The scale items for web site quality (i.e. interactivity and customization) were adapted from Lee (2005) and Ribbink et al. (2004). The scale items for mobile technology quality (i.e. usefulness and ease-of-use) were taken from Davis (1989). Items for vendor quality (i.e. responsiveness and brand image) were adapted from Parasuraman et al. (1985) and Hsieh and Li (2008). The constructs for satisfaction and trust were adapted from Lin & Wang (2006), Hsu et al. (2007) and Heijden et al. (2003). Hence, the items selected represent the concepts in the empirical model under investigation and ensure the content validity of the scales. Appendix 1 shows the detailed constructs in the proposed model. The questionnaires were designed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Data were collected and analyses using structural equation modeling (SEM) supported by AMOS 5.0 with maximum likelihood estimation in order to test the proposed hypotheses. SEM is a second-generation multivariate technique that combines multiple regressions with confirmatory factor analysis to estimate simultaneously a series of interrelated dependence relationships. SEM is a widespread technique in several fields including marketing, psychology, social sciences and information systems (Hull et al., 1991; Methlie & Nysveen, 1999; Seibert et al., 2001).

Data Analysis Table 1 summarizes the socio-demographic profile of the sample. There were 200 students who participated in the survey with 82 of them males and 118 females. Eighty eight percent of the students, or 176 of them, are between the age of 19-23 and the remaining 12 percent of the students, 24 of them, are aged between 21-24 years. The survey revealed that 196 respondents are degree pursuers and 4 of them hold Masters Degrees. Seventy eight percent are cell phone users, 16 percent are PDA phone users and 6 percent are Smartphone users. These technologies are being used more and more as an essential lifestyle accessory. This allows companies to increase the number of touch points with their customers, and to drive increased sales in order to generate a dramatic increase via Smartphone apps. The survey shows that 29 percent have experienced 1-3 types of m-commerce experiences, 33 percent have experienced 4-6 types, and 38 percent have experienced more than 7 types of m-commerce.

Table 1: Socio-demographic Profile of Respondents in Indian Sector

Variable		Frequency	Percent
Gender	Male	82	41.0
	Female	118	59.0
Age	19-23	176	88.0
	24-28	24	12.0
Highest Education Level	Undergraduate	196	98.0
	Masters	4	2.0
Wireless Handheld Equipment Type	Cell Phone	156	78.0
	PDA Phone	32	16.0
	Smart Phone	12	6.0
Number of M-Commerce Experience	1-3 years	58	29.0
	4-6 years	66	33.0
	> 7 years	76	38.0

The results of SEM include two components: the measurement model and the structural model. The measurement model, giving relationships between latent variables and observed variables, aims to provide reliability and validity based on these variables. The structural model studies path strength and the direction of the relationships among the latent variables.

The Measurement Model A confirmatory factor analysis (CFA) using AMOS 5.0 was conducted to test the measurement model. It is necessary to test that the measurement model has a satisfactory level of validity and reliability before testing for a significant relationship in the structural model (Fornell & Larcker, 1981; Ifinedo, 2006). The psychometric properties of the measurement model in terms of reliability, convergent validity and discriminant validity were evaluated (see **Table 2**).

Table 2: Reliability and Item Loadings

Constructs	Items	Standardized Loadings	Composite Reliability	Average Variance Extracted
Interactivity	I1	.660	0.963	0.897
	I2	.861		
	I3	.754		
Customisation	C1	.807	0.976	0.931
	C2	.892		
	C3	.782		
Usefulness	U1	.900	0.980	0.961
	U2	.871		
Ease of Use	EU1	.835	0.982	0.947
	EU2	.908		
	EU3	.821		
Responsiveness	R1	.826	0.979	0.939
	R2	.914		
	R3	.799		
Brand Image	B11	.848	0.974	0.925
	B12	.820		
	B13	.763		
Trust	T1	.848	0.979	0.941
	T2	.822		
	T3	.812		
Satisfaction	S1	.824	0.978	0.958
	S2	.848		

Composite reliability (CR) was used to measure the reliability of a construct in the measurement model. CR offers a more retrospective approach of overall reliability and estimates consistency of the construct itself including the stability and equivalence of the construct (Hair, Black, Babin, Anderson, & Tatham, 2010). The formula to calculate CR is $(\sum \text{standardized loading})^2 / (\sum \text{standardized loading})^2 + \Sigma$ or greater is deemed to be indicative of good scale reliability (Hair et al., 2010). Table 2 portrays the result of the calculated composite's reliability to support construct reliabilities 0.70 and suggests that all latent variables have good reliability.

V. Conclusion

Review of literature revealed the fact that this is an area where a large number of studies had been conducted and even in the present scenario, lot of works regarding to this area is currently undergoing. Service quality and customer satisfaction have its own significance because of the vibrant nature of the sector and technology advancement. The reviewed literature includes studies in the aspects service quality and customer satisfaction - its nature, measurement etc. Both Indian and foreign based studies were considered for review. Indian based studies reviewed were largely carried out in the Northern regions and its focus area were aspects like service quality, customer satisfaction, product development, distribution, technology adoption, internal marketing etc. Studies conducted from time to time in different parts of India have indicated that the customers are interested primarily in promptness, accuracy, completeness and speed in delivery of service by banks. The present study is in a different dimension - a study with an objective to measure the quality of services provided by public sector banks operating in Kerala and a comparison of the same with new private sector banks operating in Kerala is more appropriate. It also tries to analyze major reasons that led customers to open a bank account, their awareness level, their major sources of information about banks and the intensity of usage of value added services provided by banks.

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